

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSHUA J. MITCHELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23384

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/09/2016 and confirmed on 12/19/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		90,090.80
Less Refunds to Debtor	3,987.37	
TOTAL AMOUNT OF PLAN FUND		86,103.43

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,400.00	
Trustee Fee	4,923.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,323.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIRST COMMONWEALTH BANK*	0.00	10,489.59	0.00	10,489.59
	Acct: 2934				
	FLAGSTAR BANK FSB	0.00	34,232.28	0.00	34,232.28
	Acct: 1469				
	FLAGSTAR BANK FSB	0.00	0.00	0.00	0.00
	Acct: 1469				
	FLAGSTAR BANK FSB	0.00	0.00	0.00	0.00
	Acct: 1469				
	FIRST COMMONWEALTH BANK*	1,209.50	1,209.50	0.00	1,209.50
	Acct: 2934				
	FLAGSTAR BANK FSB	24,507.31	24,507.31	0.00	24,507.31
	Acct: 1469				
	WELLS FARGO BANK NA D/B/A WELLS F	0.00	0.00	0.00	0.00
	Acct: 5021				
					70,438.68

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA J. MITCHELL	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA J. MITCHELL	3,987.37	3,987.37	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	5,000.00	5,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX9/20				
	STEIDL & STEINBERG	1,000.00	1,000.00	0.00	0.00
	Acct:				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 3357				
	FLAGSTAR BANK FSB	0.00	0.00	0.00	0.00
	Acct: 1469				

NONE

Unsecured					
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 2382				
	DUQUESNE LIGHT COMPANY*	1,340.79	1,340.79	0.00	1,340.79
	Acct: 590				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct: 8763				
	MEDICAL PAYMENT DATA	0.00	0.00	0.00	0.00
	Acct: 6101				
	MEDICAL PAYMENT DATA	0.00	0.00	0.00	0.00
	Acct: 9303				
	MEDICAL PAYMENT DATA	0.00	0.00	0.00	0.00
	Acct: 9304				
	MEDICAL PAYMENT DATA	0.00	0.00	0.00	0.00
	Acct: 9301				
	MEDICAL PAYMENT DATA	0.00	0.00	0.00	0.00
	Acct: 9302				
	NATIONAL HOSPITAL COLLECTIONS*	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY UNGAREAN	0.00	0.00	0.00	0.00
	Acct: 3950				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 3357				
	WELLS FARGO BANK NA D/B/A WELLS FA	0.00	0.00	0.00	0.00
	Acct: 5021				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	JEROME BLANK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct:				
	MEDICAL PAYMENT DATA	0.00	0.00	0.00	0.00
	Acct:				

1,340.79

TOTAL PAID TO CREDITORS

71,779.47

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	25,716.81
UNSECURED	1,340.79

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

JOSHUA J. MITCHELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23384

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Joshua J. Mitchell
Debtor(s)

Case No. 16-23384-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2020

User: jhel
Form ID: pdf900

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db	+ Joshua J. Mitchell, 370 Pleasant Drive, Aliquippa, PA 15001-1323
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14300871	+ Allison Zuckerman, Esquire, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14324829	+ First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14300879	+ Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300885	+ National Hospital Collections, 235 High Street, Suite 514, Morgantown, WV 26505-5454
14300887	+ Timothy A. Ungarean DMD, 3153-A Brodhead Road, Aliquippa, PA 15001-1370
14395356	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, PO Box 19657, Irvine, CA 92623-9657
14300888	Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14300875	Email/Text: kburkley@bernsteinlaw.com	Oct 28 2020 02:27:00	Duquesne Light, Po Box 1930, Pittsburgh, PA 15230
14300872	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 28 2020 01:15:55	Capital One, P. O. Box 790217, Saint Louis, MO 63179-0217
14300873	Email/Text: bknotice@ercbpo.com	Oct 28 2020 02:26:00	Comcast Cable Communications, LLC, c/o Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
14300874	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 28 2020 02:27:00	Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14320872	+ Email/Text: kburkley@bernsteinlaw.com	Oct 28 2020 02:27:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14300876	+ Email/Text: bknotice@ercbpo.com	Oct 28 2020 02:26:00	Enhanced Recovery Co, 8014 Baybery Road, Jacksonville, FL 32256-7412
14347184	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 28 2020 02:27:00	FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY, MI 48098-2639
14300877	+ Email/Text: bankruptcynotice@fcbanking.com	Oct 28 2020 02:24:00	First Commonwealth Bank, 600 Philadelphia Street, Indiana, PA 15701-3904
14300878	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 28 2020 02:27:00	Flagstar Bank, PO Box 371891, Pittsburgh, PA 15250-7891
14289446	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2020 02:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14300886	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 28 2020 01:12:29	Portfolio Recover Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914

TOTAL: 11

District/off: 0315-2
Date Rcvd: Oct 27, 2020

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Flagstar Bank, FSB
14287276		First Commonwealth Bank
14287277		Flagstar Bank
14300880	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300881	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300882	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300883	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300884	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett.solomon@solomon-legal.com
James A. Prostko	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Lauren M. Lamb	on behalf of Debtor Joshua J. Mitchell julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert P. Wendt	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 27, 2020

Form ID: pdf900

Total Noticed: 20

TOTAL: 10